

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PAUL HELGESON
JOYCE A HELGESON
Debtor(s)

Case No. 05-33902

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/25/2005.
- 2) The plan was confirmed on 10/21/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/02/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/12/2007, 02/27/2009.
- 5) The case was completed on 05/04/2009.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,600.00.
- 10) Amount of unsecured claims discharged without payment: \$5,060.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$68,576.66
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$68,576.66**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,374.75
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,014.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,389.44**

Attorney fees paid and disclosed by debtor: \$2,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CASH ADVANCE	Unsecured	250.00	NA	NA	0.00	0.00
CASH NET GLOBAL PAYDAY	Unsecured	325.00	NA	NA	0.00	0.00
CASH NET GLOBAL PAYDAY	Unsecured	325.00	NA	NA	0.00	0.00
CASHBACK PAYDAY ADVANCES	Unsecured	218.75	268.75	268.75	268.75	0.00
DISCOVER BANK	Unsecured	8,796.15	7,950.15	7,950.15	7,950.15	0.00
DOROTHY HELGESON	Priority	5,000.00	7,085.00	7,085.00	7,085.00	0.00
DRIVE FINANCIAL SERVICES	Unsecured	NA	2,135.76	2,135.76	2,135.76	0.00
DRIVE FINANCIAL SERVICES	Secured	10,140.00	9,675.00	9,675.00	9,675.00	367.99
EASY LOANS	Unsecured	390.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	175.00	670.42	670.42	670.42	0.00
E-DOLLARS DIRECT	Unsecured	390.00	NA	NA	0.00	0.00
FAST CASH	Unsecured	420.00	NA	NA	0.00	0.00
FSM PROCESSING	Unsecured	455.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	14,496.00	14,185.16	14,185.16	14,185.16	0.00
JEFF MEADE	Unsecured	875.00	NA	NA	0.00	0.00
MONICA J WARD	Unsecured	2,625.00	3,675.00	3,675.00	3,675.00	0.00
NATONAL OPPORTUNITIES	Unsecured	300.00	NA	NA	0.00	0.00
ONE STEP	Unsecured	390.00	NA	NA	0.00	0.00
PAYDAY OK	Unsecured	370.00	NA	NA	0.00	0.00
QUIK PAYDAY.COM	Unsecured	620.00	620.00	620.00	620.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,602.78	4,602.78	4,602.78	4,602.78	0.00
ROUNDUP FUNDING LLC	Unsecured	6,564.18	6,536.19	6,536.19	6,536.19	0.00
ROUNDUP FUNDING LLC	Unsecured	6,415.02	6,415.02	6,415.02	6,415.02	0.00
UNITED CASH LOANS	Unsecured	195.00	NA	NA	0.00	0.00
VIP CASH	Unsecured	375.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,675.00	\$9,675.00	\$367.99
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,675.00	\$9,675.00	\$367.99
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,085.00	\$7,085.00	\$0.00
TOTAL PRIORITY:	\$7,085.00	\$7,085.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,059.23	\$47,059.23	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,389.44</u>	
Disbursements to Creditors	<u>\$64,187.22</u>	
TOTAL DISBURSEMENTS :		<u>\$68,576.66</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/25/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.